

EXHIBIT “4”

03 *** 132214908-004 *** YOUR TRANSUNION FILE NUMBER: 4908
P.O. Box 2000 PAGE 1 OF 14
Chester, PA 19022 DATE THIS REPORT PRINTED: 01/12/2005

RETURN SERVICE REQUESTED SOCIAL SECURITY NUMBER: XXX-XX-2357
BIRTH DATE: /1958
YOU HAVE BEEN IN OUR FILES SINCE: 06/1994
PHONE:
AKA: OFASHAKIN, JANET

CONSUMER REPORT FOR:

FASHAKIN, JANET, O
10522 JAMAICA AV
RICHMOND HILL, NY 11418

FORMER ADDRESSES REPORTED:

17728 105TH AV, JAMAICA, NY 11433
8433 122ND ST 2, KEW GARDENS, NY 11415

EMPLOYMENT DATA REPORTED:

LAW OFFICES JANET FASHAKIN JAMAICA HOSPITAL
DATE REPORTED: 07/2002 POSITION: NURSING
DATE REPORTED: 05/1999

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

| ITEM | DESCRIPTION | RESULTS |
|--------------------------|-------------|---------------------|
| RISK MANAGEMENT ALTERNAT | # 1353 | VERIFIED, NO CHANGE |

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MED1' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE.

ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

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SOCIAL SECURITY NUMBER: XXX-XX-2357

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1908

LLECTION RECORD<

_SK MANAGEMENT ALTERNAT PH#: (800) 735-5444

2675 BRECKINRIDGE BLVD, DULUTH, GA 30096

ACCT# 8353

OPEN ACCOUNT

>PLACED FOR COLLECTION<

COLLECTION AGENCY/ATTORNEY

UPDATED 09/2004 BALANCE: \$339

INDIVIDUAL ACCOUNT

PLACED 07/2004 MOST OWED: \$339

NEXTEL COMMUNICATIONS

>PAST DUE: \$339<

>STATUS AS OF 09/2004: COLLECTION ACCOUNT<

CHASE HOME FINANCE LLC PH#: (800) 848-9136

3415 VISION DR, COLUMBUS, OH 43219

ACCT# 16653

REVOLVING ACCOUNT

HOME EQUITY LOAN

UPDATED 11/2004 BALANCE: \$50585

INDIVIDUAL ACCOUNT

OPENED 02/2004 MOST OWED: \$59984

PAY TERMS: MINIMUM \$194

CREDIT LIMIT: \$60000

PROPERTY

STATUS AS OF 11/2004: PAID OR PAYING AS AGREED

>IN PRIOR 9 MONTHS FROM LAST UPDATE 1 TIME 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

MACYS A & S PH#: NOT AVAILABLE

111 DUKE BLVD, MASON, OH 45040-8999

CT# 9220

REVOLVING ACCOUNT

CHARGE ACCOUNT

UPDATED 12/2004 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 11/1999 MOST OWED: \$623

CREDIT LIMIT: \$1200

PAID OFF 12/1999

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

GEMB PH#: NOT AVAILABLE

PO BOX 1103, DAYTON, OH 45401-1103

ACCT# 18566

REVOLVING ACCOUNT

CHARGE ACCOUNT

UPDATED 12/2004 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 08/1998 MOST OWED: \$298

CREDIT LIMIT: \$4100

PAID OFF 02/2001

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

FLEET CC PH#: NOT AVAILABLE

201 N TRYON ST, CHARLOTTE, NC 28255

ACCT# 1657

REVOLVING ACCOUNT

ACCT CLOSED BY CREDIT GRANTOR

CREDIT CARD

UPDATED 12/2004 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 11/2000 MOST OWED: \$5266

CREDIT LIMIT: \$6400

PAID OFF 09/2002

STATUS AS OF 12/2004: PAID OR PAYING AS AGREED

IN PRIOR 33 MONTHS FROM LAST UPDATE NEVER LATE

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SCOVER FINANCIAL SVC PH#: NOT AVAILABLE

PO BOX 15316, WILMINGTON, DE 19850-5316

ACCT# 2441 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 11/1995 MOST OWED: \$10050 CREDIT LIMIT: \$12000
PAID OFF 07/2004
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

CHASE NA PH#: (800) 441-7681

880 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 4364 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$5933 INDIVIDUAL ACCOUNT
OPENED 12/2003 MOST OWED: \$9933 PAY TERMS: MINIMUM \$118
CREDIT LIMIT: \$10000
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 13 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN MORTGAGE PH#: (800) 848-9136

3415 VISION DR, COLUMBUS, OH 43219

ACCT# 6709 MORTGAGE ACCOUNT
CONVENTIONAL REAL ESTATE MTG
UPDATED 12/2004 BALANCE: \$150082 INDIVIDUAL ACCOUNT
OPENED 02/2004 MOST OWED: \$151500 PAY TERMS: 360 MONTHLY \$1088
FRD 723403816
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

GEMB/JCP PH#: NOT AVAILABLE

PO BOX 981400, EL PASO, TX 79998-1206

ACCT# 7135 REVOLVING ACCOUNT
CHARGE ACCOUNT
UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 04/1998 MOST OWED: \$111 CREDIT LIMIT: \$700
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

GEMB/JCP PH#: NOT AVAILABLE

PO BOX 981400, EL PASO, TX 79998-1206

ACCT# 7093 REVOLVING ACCOUNT
CHARGE ACCOUNT
UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 04/1998 MOST OWED: \$0 CREDIT LIMIT: \$700
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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ASE NA PH#: (800) 441-7681

300 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 4725 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$7 INDIVIDUAL ACCOUNT
OPENED 08/2000 MOST OWED: \$11797 PAY TERMS: MINIMUM \$7
CREDIT LIMIT: \$17000
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 8932 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 12/1995 MOST OWED: \$0 CREDIT LIMIT: \$12500
PAID OFF 09/2002
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 41 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK NA PH#: NOT AVAILABLE

PO BOX 6241, SIOUX FALLS, SD 57117-6241

ACCT# 4057 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$19863 INDIVIDUAL ACCOUNT
OPENED 06/1996 PAY TERMS: MINIMUM \$413
CREDIT LIMIT: \$25000
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110

PO BOX 17054, WILMINGTON, DE 19884

ACCT# 3520 REVOLVING ACCOUNT
CREDIT CARD
UPDATED 12/2004 BALANCE: \$33114 INDIVIDUAL ACCOUNT
OPENED 08/2001 MOST OWED: \$34114 PAY TERMS: MINIMUM \$15
CREDIT LIMIT: \$35000
STATUS AS OF 12/2004: PAID OR PAYING AS AGREED
IN PRIOR 41 MONTHS FROM LAST UPDATE NEVER LATE

COUNTRYWIDE HOME LOANS PH#: (800) 203-4951

CREDIT REPORTING SV416, 450 AMERICAN ST, SIMI VALLEY, CA 93065

ACCT# 13836 MORTGAGE ACCOUNT
CONVENTIONAL REAL ESTATE MTG
UPDATED 11/2004 BALANCE: \$202902 INDIVIDUAL ACCOUNT
OPENED 04/2004 MOST OWED: \$204000 PAY TERMS: 360 MONTHLY \$1516
STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
IN PRIOR 5 MONTHS FROM LAST UPDATE NEVER LATE

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AMERICAN EXPRESS PH#: (800) 297-5626

2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704

ACCT# 8560 LINE OF CREDIT ACCOUNT
HOME EQUITY LOAN
UPDATED 11/2004 BALANCE: \$35815 INDIVIDUAL ACCOUNT
OPENED 06/2002 MOST OWED: \$35815 PAY TERMS: MINIMUM \$171
CREDIT LIMIT: \$36000
STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
IN PRIOR 29 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN BK PH#: (800) 462-2076

900 STEWART AVE, GARDEN CITY, NY 11530

ACCT# 2071 REVOLVING ACCOUNT
LINE OF CREDIT
UPDATED 11/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 10/1996 MOST OWED: \$2000 CREDIT LIMIT: \$2000
STATUS AS OF 11/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110

PO BOX 17054, WILMINGTON, DE 19884

ACCT# 2845 REVOLVING ACCOUNT
LINE OF CREDIT
ACCOUNT CLOSED BY CONSUMER
UPDATED 10/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 05/2002 MOST OWED: \$0 CREDIT LIMIT: \$5500
STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 11 MONTHS FROM LAST UPDATE NEVER LATE

MBNA AMERICA PH#: (800) 421-2110

PO BOX 17054, WILMINGTON, DE 19884

ACCT# 16216 REVOLVING ACCOUNT
CREDIT CARD
ACCOUNT CLOSED BY CONSUMER
UPDATED 10/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 09/1998 MOST OWED: \$20313 CREDIT LIMIT: \$5000
PAID OFF 09/2004
STATUS AS OF 10/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

CITI CARDS PH#: NOT AVAILABLE

8725 W SAHARA AVE, MC 02/02/03, THE LAKES, NV 89163-7802

ACCT# 15721 REVOLVING ACCOUNT
CREDIT CARD
CLOSED
UPDATED 06/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 04/1996 MOST OWED: \$176 CREDIT LIMIT: \$15000
PAID OFF 01/2000
STATUS AS OF 06/2004: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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CITIBANK PH#: NOT AVAILABLE

PO BOX 6033, HAGERSVILLE, MD 21747-6003

ACCT# 13530

REVOLVING ACCOUNT

CLOSED

CHARGE ACCOUNT

UPDATED 05/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 09/1998 MOST OWED: \$0 CREDIT LIMIT: \$200
 CLOSED 04/2004

STATUS AS OF 05/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

WATERFIELD MORTGAGE CO PH#: (219) 434-8411

7500 W JEFFERSON BLVD, POB 1289, FORT WAYNE, IN 46804-4165

ACCT# 0958

MORTGAGE ACCOUNT

CLOSED

CONVENTIONAL REAL ESTATE MTG

UPDATED 04/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 07/2001 MOST OWED: \$148298 PAY TERMS: 348 MONTHLY \$1275
 CLOSED 04/2004 FANNIE MAE # 1682435188

STATUS AS OF 04/2004: PAID OR PAYING AS AGREED

IN PRIOR 30 MONTHS FROM LAST UPDATE NEVER LATE

CHASE MANHATTAN MORTGAGE PH#: (800) 848-9136

3415 VISION DR, COLUMBUS, OH 43219

ACCT# 11061

MORTGAGE ACCOUNT

CLOSED

FHA REAL ESTATE MORTGAGE

UPDATED 02/2004 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1999 MOST OWED: \$156442 PAY TERMS: 360 MONTHLY
 CLOSED 02/2004

STATUS AS OF 02/2004: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

DAIMLERCHRYLER SRV NTO PH#: (503) 293-6100

PO BOX 685, ROANOKE, TX 76262

ACCT# 2184

INSTALLMENT ACCOUNT

CLOSED

AUTO LEASE

UPDATED 11/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 01/2000 MOST OWED: \$3537 PAY TERMS: 6 MONTHLY \$589
 CLOSED 10/2003

STATUS AS OF 11/2003: PAID OR PAYING AS AGREED

IN PRIOR 2 MONTHS FROM LAST UPDATE NEVER LATE

CITIBANK UCS PH#: (904) 954-7500

8787 BAYPINE RD, JACKSONVILLE, FL 32256-8528

ACCT# 1981

REVOLVING ACCOUNT

ACCOUNT CLOSED BY CONSUMER

CREDIT CARD

UPDATED 11/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1998 CREDIT LIMIT: \$8300
 CLOSED 07/2003

STATUS AS OF 11/2003: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM LAST UPDATE NEVER LATE

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AFRICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 8202 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 08/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 12/1995 MOST OWED: \$0
 CLOSED 11/1998
 STATUS AS OF 08/2002: PAID OR PAYING AS AGREED
 IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 7402 OPEN ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 08/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 02/1995 MOST OWED: \$0
 CLOSED 09/1998
 STATUS AS OF 08/2002: PAID OR PAYING AS AGREED
 IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

FST USA BK PH#: (800) 955-9900

DEPT OH1-0552, 800 BROOKSEdge BV 3 WEST

WESTERVILLE, OH 43081-0552

ACCT# 5210 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 04/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 01/1999 MOST OWED: \$5479 CREDIT LIMIT: \$5400
 CLOSED 01/2002
 STATUS AS OF 04/2002: PAID OR PAYING AS AGREED
 IN PRIOR 46 MONTHS FROM LAST UPDATE NEVER LATE

WATERFIELD MORTGAGE CO PH#: (219) 434-8411

7500 W JEFFERSON BLVD, POB 1289, FORT WAYNE, IN 46804-4165

ACCT# : 915 MORTGAGE ACCOUNT
 CLOSED CONVENTIONAL REAL ESTATE MTG
 UPDATED 01/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 06/2000 MOST OWED: \$149400 PAY TERMS: 360 MONTHLY \$1356
 CLOSED 07/2001 FANNIE MAE # 1674855036
 STATUS AS OF 01/2002: PAID OR PAYING AS AGREED
 IN PRIOR 19 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN EXPRESS PH#: NOT AVAILABLE

PO BOX 297871, FORT LAUDERDALE, FL 33329-7871

ACCT# 7802 OPEN ACCOUNT
 ACCT CLOSED BY CREDIT GRANTOR CREDIT CARD
 UPDATED 11/2001 BALANCE: \$0 ACCOUNT RELATIONSHIP TERMINATED
 OPENED 09/1994 MOST OWED: \$0
 CLOSED 10/1997
 STATUS AS OF 11/2001: PAID OR PAYING AS AGREED
 IN PRIOR 1 MONTH FROM LAST UPDATE NEVER LATE

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ASE NA PH#: (800) 356-5555

580 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 3160 LINE OF CREDIT ACCOUNT
 ACCOUNT CLOSED BY CONSUMER LINE OF CREDIT
 UPDATED 05/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 12/1996 MOST OWED: \$0 CREDIT LIMIT: \$300
 CLOSED 03/1997
 STATUS AS OF 05/2001: PAID OR PAYING AS AGREED

CITIBANK UCS PH#: (904) 954-7500

8787 BAYPINE RD, JACKSONVILLE, FL 32256-8528

ACCT# 7306 REVOLVING ACCOUNT
 ACCOUNT CLOSED BY CONSUMER CREDIT CARD
 UPDATED 07/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 05/1998 CREDIT LIMIT: \$6000
 CLOSED 09/1998
 STATUS AS OF 07/2000: PAID OR PAYING AS AGREED
 IN PRIOR 25 MONTHS FROM LAST UPDATE NEVER LATE

AMERICAN HONDA FINANCE PH#: (800) 445-1358

PO BOX 6070, CYPRESS, CA 90630-6070

ACCT# 0001 INSTALLMENT ACCOUNT
 CLOSED AUTOMOBILE
 UPDATED 04/2000 BALANCE: \$0 JOINT ACCOUNT
 OPENED 09/1996 MOST OWED: \$23055 PAY TERMS: 60 MONTHLY \$481
 CLOSED 04/1999 00833 1HGCD5637TA273825
 STATUS AS OF 04/2000: PAID OR PAYING AS AGREED
 IN PRIOR 24 MONTHS FROM LAST UPDATE NEVER LATE

FIRST USA BANK PH#: (800) 368-4535

201 N WALNUT ST, WILMINGTON, DE 19801-2920

ACCT# 15705 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 08/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1998 MOST OWED: \$2500 CREDIT LIMIT: \$6000
 PAID OFF 06/1999
 STATUS AS OF 08/1999: PAID OR PAYING AS AGREED
 IN PRIOR 13 MONTHS FROM LAST UPDATE NEVER LATE

NORWEST FINANCE PH#: (516) 499-0680

1842 P EAST JERICH, HUNTINGTON, NY 11743

ACCT# 3102 REVOLVING ACCOUNT
 CLOSED CHARGE ACCOUNT
 UPDATED 06/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 08/1998 MOST OWED: \$0 CREDIT LIMIT: \$2500
 CLOSED 06/1999
 STATUS AS OF 06/1999: PAID OR PAYING AS AGREED
 IN PRIOR 11 MONTHS FROM LAST UPDATE NEVER LATE

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TICORP MORTGAGE INC PH#: (800) 283-7918

PO BOX 9442 DEPT 0251, GAITHERSBURG, MD 20898

ACCT# 0397

MORTGAGE ACCOUNT

CLOSED

CONVENTIONAL REAL ESTATE MTG

UPDATED 04/1999 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 03/1997 MOST OWED: \$100800 PAY TERMS: 360 MONTHLY \$879

CLOSED 04/1999

STATUS AS OF 04/1999: PAID OR PAYING AS AGREED

IN PRIOR 12 MONTHS FROM LAST UPDATE NEVER LATE

FLEET SVCS CORP PH#: NOT AVAILABLE

201 N TRYON ST, CHARLOTTE, NC 28255

ACCT#

1715

INSTALLMENT ACCOUNT

AUTOMOBILE

UPDATED 10/1996 BALANCE: \$0 JOINT ACCOUNT

OPENED 03/1995 MOST OWED: \$10586 PAY TERMS: 60 MONTHLY \$228

PAID OFF 09/1996

STATUS AS OF 10/1996: PAID OR PAYING AS AGREED

CHASE MANHATTAN BANK PH#: (800) 482-4273

880 BROOKS EDGE BLVD, WESTERVILLE, OH 43081

ACCT# 8694

REVOLVING ACCOUNT

CLOSED

CREDIT CARD

UPDATED 03/1996 BALANCE: \$0 INDIVIDUAL ACCOUNT

OPENED 01/1995 CREDIT LIMIT: \$500

CLOSED 10/1995

STATUS AS OF 03/1996: PAID OR PAYING AS AGREED

CITIBANK CBSD NA PH#: (800) 950-5114

PO BOX 6241, SIOUX FALLS, SD 57117-6241

ACCT# 9593

REVOLVING ACCOUNT

CREDIT CARD

UPDATED 12/1995 ACCOUNT RELATIONSHIP TERMINATED

OPENED 05/1994

STATUS AS OF 12/1995: PAID OR PAYING AS AGREED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS.

| SUBSCRIBER NAME | INQUIRY TYPE | DATE |
|--|--------------|------------|
| CAPITAL ONE BANK | INDIVIDUAL | 08/09/2004 |
| 10800 NUCKOLS ROAD, GLEN ALLEN, VA 23060 PH#: (000) 000-0001 | | |
| DISCOVER FINANCIAL | INDIVIDUAL | 07/29/2004 |
| 6500 NEW, NEW ABANY, OH 43054 PH#: NOT AVAILABLE | | |
| T-MOBILE | INDIVIDUAL | 06/08/2004 |
| 12920 SE 38TH ST, BELLEVUE, WA 98006 PH#: (800) 318-9270 | | |
| GREENPOINT MORTGAGE VIA IR/CR DATA OF ILLINOIS | INDIVIDUAL | 04/27/2004 |
| 13030 EUCLID ST, GARDEN GROVE, CA 92843 PH#: (630) 420-7585 | | |
| PERMISSIBLE PURPOSE = CREDIT TRANSACTION | | |
| MBNA AMERICA DELAWARE VIA LANDSAFE CREDIT | INDIVIDUAL | 04/05/2004 |
| 155 N LAKE AVE, PASADENA, CA 91101 PH#: NOT AVAILABLE | | |
| PERMISSIBLE PURPOSE = CREDIT TRANSACTION | | |
| MBNA AMERICA (DELAWARE) | INDIVIDUAL | 04/05/2004 |
| PO BOX 17054, WILMINGTON, DE 19850 PH#: NOT AVAILABLE | | |

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| SCRIBER NAME | INQUIRY TYPE | DATE |
|---|--------------|------------|
| NA AMERICA (DEL)N.A. P O BOX, WLMINGTON, DE 19850 PH#: NOT AVAILABLE | INDIVIDUAL | 04/05/2004 |
| CONCORD MORTGAGE COR VIA ADVANTAGE CREDIT 15 W STRONG STREET, PENSACOLA, FL 32501 PH#: (850) 470-9336 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 03/25/2004 |
| LYONS MORTGAGE SERVI VIA FAC/REP MTG 12395 FIRST AMERIC, POWAY, CA 92064 PH#: (800) 637-2422 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 03/18/2004 |
| CHASE MANHATTAN BANK 4915 INDEPENDENCE , TAMPA, FL 33634 PH#: NOT AVAILABLE | INDIVIDUAL | 12/16/2003 |
| GMAC Mortgage Corpor VIA DITECH.COM 3200 PARK CENTER D, COSTA MESA, CA 92626 PH#: NOT AVAILABLE PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 12/12/2003 |
| CHASE MANHATTAN VIA KROLL FACTUAL DATA 15 HOWARD STREET, FRAMINGHAM, MA 01702 PH#: (508) 875-5266 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 12/03/2003 |
| DITECH.COM 3200 PARK CENTER D, COSTA MESA, CA 92626 PH#: NOT AVAILABLE | INDIVIDUAL | 11/29/2003 |
| JP MORGAN CHASE 4915 INDEPENDENCE , TAMPA, FL 33634 PH#: NOT AVAILABLE | INDIVIDUAL | 11/07/2003 |
| FRANKLIN FIRST FINAN VIA INFORMATION CENTRAL 14-41 150TH ST 2ND, WHITESTONE, NY 11357 PH#: (718) 746-8400 PERMISSIBLE PURPOSE = WRITTEN AUTHORIZATION | INDIVIDUAL | 10/31/2003 |
| 102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS 170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 10/07/2003 |
| CHASE VIA CHASE 20 CLINTON AVE S, ROCHESTER, NY 14604 PH#: (716) 258-6205 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 07/10/2003 |
| CHASE MANHATTAN VIA KROLL FACTUAL DATA 15 HOWARD STREET, FRAMINGHAM, MA 01702 PH#: (508) 875-5266 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 06/19/2003 |
| 102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS 170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 06/05/2003 |
| 224 MORTGAGE SUPPORT VIA CENDANT MORTGAGE MAIL STOP APP4 300, MOUNT LAUREL, NJ 08054 PH#: (856) 917-9901 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 06/03/2003 |
| HOME LOAN & INVESTME VIA OCEAN BANK FSB 2 ALTIERI WAY, WARWICK, RI 02886 PH#: (401) 739-8800 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 05/27/2003 |
| 102 WATERFIELD FINAN VIA CBCINNOVIS/CBCINNOVIS 170 E TOWER ST, COLOMBUS, OH 43215 PH#: (614) 222-4319 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 05/15/2003 |
| FRANKLIN FIRST FINAN VIA LSI CREDIT SERVICES 918 ULSTER AVE, KINGSTON, NY 12401 PH#: (800) 322-3880 PERMISSIBLE PURPOSE = CREDIT TRANSACTION | INDIVIDUAL | 05/14/2003 |
| PETRO/ASTORIA 48 HARBOR PRK DR, PORT WASHINGTO, NY 11050 PH#: (516) 686-2000 | INDIVIDUAL | 02/25/2003 |

REPORT ON FASHAKIN, JANET, O

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.4908

THE COMPANIES LISTED BELOW RECEIVED YOUR NAME, ADDRESS AND OTHER LIMITED INFORMATION ABOUT YOU SO THEY COULD MAKE A FIRM OFFER OF CREDIT OR INSURANCE. THEY DID NOT RECEIVE YOUR FULL CREDIT REPORT. THESE INQUIRIES ARE NOT SEEN BY ANYONE BUT YOU AND THEY DO NOT AFFECT YOUR CREDIT SCORE.

| SUBSCRIBER NAME | DATE |
|--|--------------------|
| ACE INA | 01/2003 |
| 5404 CYPRESS CENTER DR, TAMPA, FL 33609-1044 | PH#: NOT AVAILABLE |
| AIG | 11/2003 |
| 505 CARR RD, WILMINGTON, DE 19809-2800 | PH#: NOT AVAILABLE |
| HOMEOWNERS | 01/2004 |
| 4501 CIRCLE 75 PAR, SUITE F6220, ATLANTA, GA 30339 | PH#: NOT AVAILABLE |
| AMERICAN EXPRESS PROPERT | 04/2004 |
| 1400 LOMBARDI AVE, GREEN BAY, WI 54304-3922 | PH#: NOT AVAILABLE |
| ADVANCED FINANCIAL SERVI | 10/2004 |
| 25 ENTERPRISE CTR, MIDDLETOWN, RI 02842-5201 | PH#: NOT AVAILABLE |

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE (EXCEPT INSURANCE COMPANIES MAY HAVE ACCESS TO OTHER INSURANCE COMPANY INQUIRIES, WHERE PERMITTED BY LAW).

| SUBSCRIBER NAME | DATE |
|---|---------------------|
| DISCOVER FINANCIAL SVC | 02/2003 |
| PO BOX 15316, WILMINGTON, DE 19850-5316 | PH#: NOT AVAILABLE |
| CITIBANK | 02/2003 |
| PO BOX 6003, HAGERSTOWN, MD 21747-6003 | PH#: NOT AVAILABLE |
| CITIBANK NA | 02/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 | PH#: NOT AVAILABLE |
| FLEET CC | 02/2003 |
| 300 N WAKEFIELD DR, NEWARK, DE 19702-5419 | PH#: (302) 791-4400 |
| PMI MORTGAGE INSURANCE C | 02/2003 |
| 601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603 | PH#: (415) 291-6272 |
| PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING | |
| CITIBANK NA | 03/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 | PH#: NOT AVAILABLE |
| FLEET CC | 03/2003 |
| 300 N WAKEFIELD DR, NEWARK, DE 19702-5419 | PH#: (302) 791-4400 |
| AT&T - CCS | 03/2003 |
| 295 N MAPLE AVE, BASKING RIDGE, NJ 07920-1002 | PH#: NOT AVAILABLE |
| AMERICAN EXPRESS | 04/2003 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 | PH#: (800) 297-5626 |
| CITIBANK NA | 04/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 | PH#: NOT AVAILABLE |
| CITIBANK NA | 04/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 | PH#: NOT AVAILABLE |
| FLEET CC | 04/2003 |
| 300 N WAKEFIELD DR, NEWARK, DE 19702-5419 | PH#: (302) 791-4400 |
| FLEET CC | 05/2003 |
| 300 N WAKEFIELD DR, NEWARK, DE 19702-5419 | PH#: (302) 791-4400 |
| CITIBANK USA NA-SEARS | 05/2003 |
| 13200 SMITH RD, CLEVELAND, OH 44130 | PH#: NOT AVAILABLE |

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| 3SCRIBER NAME | DATE |
|---|---------|
| WATERFIELD MORTGAGE CO | 05/2003 |
| 7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205 | |
| PMI MORTGAGE INSURANCE C | 05/2003 |
| 601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603 PH#: (415) 291-6272 | |
| PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING | |
| CITIBANK NA | 06/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 06/2003 |
| 300 N WAKEFIELD DR, NEWARK, DE 19702-5419 PH#: (302) 791-4400 | |
| CITIBANK NA | 07/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| CITIBANK UCS | 07/2003 |
| PO BOX 44194, JACKSONVILLE, FL 32231-4194 PH#: NOT AVAILABLE | |
| FLEET CC | 08/2003 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| AMERICAN EXPRESS | 08/2003 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626 | |
| FLEET CC | 09/2003 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| PMI MORTGAGE INSURANCE C | 09/2003 |
| 601 MONTGOMERY ST, SAN FRANCISCO, CA 94111-2603 PH#: (415) 291-6272 | |
| PERMISSIBLE PURPOSE = INSURANCE UNDERWRITING | |
| WATERFIELD MORTGAGE CO | 09/2003 |
| 7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205 | |
| AMERICAN EXPRESS | 10/2003 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626 | |
| CITIBANK NA | 10/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 10/2003 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| CITIBANK NA | 11/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 11/2003 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| FLEET CC | 12/2003 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| CITIBANK NA | 12/2003 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| CITIBANK NA | 01/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| WATERFIELD MORTGAGE CO | 01/2004 |
| 7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205 | |
| FLEET CC | 01/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| CITIBANK NA | 02/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 02/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| FLEET CC | 03/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| AMERICAN EXPRESS | 04/2004 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626 | |
| FLEET CC | 04/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |

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| DESCRIBER NAME | DATE |
|---|---------|
| CITIBANK NA | 04/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| CITIBANK NA | 05/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 05/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| WATERFIELD MORTGAGE CO | 05/2004 |
| 7500 WASHINGTON ST, FORT WAYNE, IN 46804 PH#: (219) 434-8205 | |
| CITIBANK NA | 06/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 06/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| T-MOBILE | 06/2004 |
| 12920 SE 38TH ST, BELLEVIEW, WA 98006 PH#: (800) 937-8997 | |
| T-MOBILE | 06/2004 |
| 12920 SE 38TH ST, BELLEVIEW, WA 98006 PH#: (800) 937-8997 | |
| AMERICAN EXPRESS | 07/2004 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626 | |
| CITIBANK NA | 07/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 07/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| CITIBANK NA | 08/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| CITIBANK NA | 09/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 09/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| CITIBANK NA | 10/2004 |
| PO BOX 6241, SIOUX FALLS, SD 57117-6241 PH#: NOT AVAILABLE | |
| FLEET CC | 10/2004 |
| 300 WAKEFIELD DR, NEWARK, DE 19702 PH#: (302) 791-4400 | |
| AMERICAN EXPRESS | 11/2004 |
| 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4704 PH#: (800) 297-5626 | |
| DISCOVER FINANCIAL SVCS | 12/2004 |
| 2500 LAKE COOK RD, RIVERWOODS, IL 60015-3851 PH#: NOT AVAILABLE | |

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1. OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. IF YOU PROVIDE A CONSUMER STATEMENT THAT CONTAINS MEDICAL INFORMATION RELATED TO SERVICE PROVIDERS OR MEDICAL PROCEDURES, THEN YOU EXPRESSLY CONSENT TO TRANSUNION INCLUDING THIS INFORMATION IN EVERY CREDIT REPORT WE ISSUE ABOUT YOU.

IF THERE HAS BEEN A CHANGE IN YOUR CREDIT HISTORY RESULTING FROM OUR INVESTIGATION, OR IF YOU ADD A CONSUMER STATEMENT, YOU MAY REQUEST THAT TRANSUNION SEND AN UPDATED REPORT TO THOSE WHO RECEIVED YOUR REPORT WITHIN THE LAST TWO YEARS FOR EMPLOYMENT PURPOSES, OR WITHIN THE LAST ONE YEAR FOR ANY OTHER PURPOSE.

IF INTERESTED, YOU MAY ALSO REQUEST A DESCRIPTION OF HOW THE INVESTIGATION WAS CONDUCTED ALONG WITH THE NAME, ADDRESS AND TELEPHONE NUMBER OF ANYONE WE CONTACTED FOR INFORMATION.

SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

BY MAIL:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

BY PHONE:

1-800-916-8800

BUSINESS HOURS IN YOUR TIME ZONE ARE:

8:30 A.M. TO 4:30 P.M., MONDAY-FRIDAY, EXCEPT MAJOR HOLIDAYS.

PLEASE HAVE YOUR TRANSUNION FILE NUMBER LOCATED AT THE TOP OF THIS PAGE AVAILABLE.